

CASE STUDY



Kingsgate helps Ernie Williams, Ltd. Slash its Workers Comp Expenses

THE CLIENT

Ernie Williams, Ltd., is a thriving business operating in Algona and north central Iowa, operating a successful group of John Deere lawn and farm implement dealerships and Harley-Davidson motorcycle dealerships. However, the company had an expensive problem to solve.

THE CHALLENGE

The company was having difficulties containing its workers' compensation premiums and had an increasing MOD rate. "We were spending \$60,000 more in MODs than we should have," recalls company president Jim Wilcox. "We were looking to reduce where we could."

The company had developed incentive programs that rewarded employees for wearing safety gear and minimizing distractions, as well as tracking claims problems on a detailed spreadsheet. Still, between 2012 and 2015, the company recorded 18 workers comp claims with paid time off. These worked against the company's MOD, significantly increasing the cost of its coverage.

THE SOLUTION

Kingsgate Insurance offered a different approach. "We reclassified some items to reduce their costs," says owner Ryan Smith. "And we recommended a program that aggressively attacked and controlled MOD costs."

Kingsgate identified all activities that were driving claim frequency and severity, then implemented an action plan to contain losses. One solution: Find alternate work-related activities employees could do after rehabilitation to reduce expenses for paid time off.

In addition, Kingsgate began tracking and monitoring all claims at all locations and acting as the company's advocate on disputes and problems. Today, Kingsgate works directly with the HR director to make sure employees get the proper coverage while minimizing the company's expenses.

THE RESULTS

Kingsgate delivered on its promises. "Since working with Kingsgate, we've gone from 18 workers comp claims to zero," says Wilcox. "I've put away my spreadsheet because I truly have what I wanted: control of our MOD and our comp costs."

*The bottom line savings for Ernie Williams,
Ltd.: \$85,320*

Wilcox says it's different working with Kingsgate. "Since we signed with Kingsgate, we just haven't had lost time," says Wilcox. "They're proactive—and that makes all the difference."

Contact Kingsgate Insurance for a review of your current coverages and to find savings.

KINGSGATE INSURANCE

924 Central Ave
Fort Dodge, IA 50501

515-576-4321

email@kingsgateinsurance.com

www.kingsgateinsurance.com